

**Fill in this information to identify the case:**

Debtor Name \_\_\_\_\_

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number: \_\_\_\_\_

☐ Check if this is an amended filing**Official Form 425C****Monthly Operating Report for Small Business Under Chapter 11****12/17**

Month: \_\_\_\_\_

Date report filed: \_\_\_\_\_

MM / DD / YYYY

Line of business: \_\_\_\_\_

NAISC code: \_\_\_\_\_

**In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.**

Responsible party: \_\_\_\_\_

Original signature of responsible party \_\_\_\_\_

Printed name of responsible party \_\_\_\_\_

**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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**If you answer *No* to any of the questions in lines 1-9, attach an explanation and label it *Exhibit A*.**

- |  |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month?                                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings?                                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**If you answer *Yes* to any of the questions in lines 10-18, attach an explanation and label it *Exhibit B*.**

- |   |                          |                          |                          |
|---|--------------------------|--------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☐ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☐ ☐

## 2. Summary of Cash Activity for All Accounts

### 19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ \_\_\_\_\_

### 20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ \_\_\_\_\_

### 21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ \_\_\_\_\_

### 22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ \_\_\_\_\_

### 23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ \_\_\_\_\_

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

### 24. Total payables

(*Exhibit E*)

\$ \_\_\_\_\_

#### 4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ \_\_\_\_\_  
(*Exhibit F*)

#### 5. Employees

26. What was the number of employees when the case was filed? \_\_\_\_\_  
27. What is the number of employees as of the date of this monthly report? \_\_\_\_\_

#### 6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ \_\_\_\_\_  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ \_\_\_\_\_  
30. How much have you paid this month in other professional fees? \$ \_\_\_\_\_  
31. How much have you paid in total other professional fees since filing the case? \$ \_\_\_\_\_

#### 7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	<b>Projected</b>	—	<b>Actual</b>	=	<b>Difference</b>
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. <b>Cash receipts</b>	\$ _____	—	\$ _____	=	\$ _____
33. <b>Cash disbursements</b>	\$ _____	—	\$ _____	=	\$ _____
34. <b>Net cash flow</b>	\$ _____	—	\$ _____	=	\$ _____
35. Total projected cash receipts for the next month:					\$ _____
36. Total projected cash disbursements for the next month:					— \$ _____
37. Total projected net cash flow for the next month:					= \$ _____

Debtor Name \_\_\_\_\_

Case number \_\_\_\_\_

## 8. Additional Information

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If available, check the box to the left and attach copies of the following documents.

- ☐ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.



**Pizzeria Management III LLC**  
**EXHIBIT C - Deposit Detail**  
**May 2025**

<b>Date</b>	<b>Amount</b>	<b>Type</b>
<b>DIP Business Checking (4374)</b>		
05/01/2025		
	\$130.00	Cash Deposits
	\$392.00	Cash Deposits
	\$442.85	Cash Deposits
	\$666.00	Cash Deposits
	\$2,922.34	Credit Card Deposits (after processing fee)
05/02/2025		
	\$3,973.26	Credit Card Deposits (after processing fee)
05/05/2025		
	\$39.00	Cash Deposits
	\$308.00	Cash Deposits
	\$459.00	Cash Deposits
	\$736.00	Cash Deposits
	\$2,687.85	Credit Card Deposits (after processing fee)
	\$5,962.57	Credit Card Deposits (after processing fee)
	\$6,901.09	Credit Card Deposits (after processing fee)
05/06/2025		
	\$2,208.51	Credit Card Deposits (after processing fee)
05/07/2025		
	\$78.88	Credit Card Deposits (after processing fee)
	\$2,949.85	Credit Card Deposits (after processing fee)
05/08/2025		
	\$4,414.76	Credit Card Deposits (after processing fee)
05/09/2025		
	\$3,563.18	Credit Card Deposits (after processing fee)
05/12/2025		
	\$4.55	Toast Credit Card Adjustments
	\$5,410.14	Credit Card Deposits (after processing fee)
	\$6,942.53	Credit Card Deposits (after processing fee)
	\$8,876.63	Credit Card Deposits (after processing fee)

05/13/2025	\$3,463.04	Credit Card Deposits (after processing fee)
05/14/2025	\$2,152.06	Credit Card Deposits (after processing fee)
05/15/2025	\$5,266.20	Credit Card Deposits (after processing fee)
05/16/2025	\$3,813.44	Credit Card Deposits (after processing fee)
05/19/2025	\$126.00	Cash Deposits
	\$337.00	Cash Deposits
	\$378.00	Cash Deposits
	\$589.00	Cash Deposits
	\$643.00	Cash Deposits
	\$665.00	Cash Deposits
	\$694.00	Cash Deposits
	\$697.00	Cash Deposits
	\$776.95	Cash Deposits
	\$781.00	Cash Deposits
	\$842.00	Cash Deposits
	\$1,097.00	Cash Deposits
	\$5,752.37	Credit Card Deposits (after processing fee)
	\$5,880.17	Credit Card Deposits (after processing fee)
	\$9,369.45	Credit Card Deposits (after processing fee)
05/20/2025	\$3,280.05	Credit Card Deposits (after processing fee)
05/21/2025	\$609.00	Cash Deposits
	\$807.00	Cash Deposits
	\$3,752.70	Credit Card Deposits (after processing fee)
05/22/2025	\$150.69	Credit Card Deposits (after processing fee)
	\$3,450.06	Credit Card Deposits (after processing fee)
05/23/2025	\$4,400.25	Credit Card Deposits (after processing fee)

05/27/2025

\$5,143.95	Credit Card Deposits (after processing fee)
\$5,361.81	Credit Card Deposits (after processing fee)
\$5,521.79	Credit Card Deposits (after processing fee)
\$6,714.69	Credit Card Deposits (after processing fee)

05/28/2025

\$1.00	Cash Deposits
\$41.00	Cash Deposits
\$172.00	Cash Deposits
\$173.00	Cash Deposits
\$479.00	Cash Deposits
\$740.00	Cash Deposits
\$1,001.00	Cash Deposits
\$2,596.26	Credit Card Deposits (after processing fee)

05/29/2025

\$3,800.68	Credit Card Deposits (after processing fee)
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05/30/2025

\$3,465.17	Doordash (income after fees)
\$4,183.68	Credit Card Deposits (after processing fee)

\$159,236.45 TOTAL DEPOSITS



**EXHIBIT D - Disbursements**  
**Pizzeria Management III LLC**  
**May 1-31, 2025**

All Transactions from KEY  
DIP 4374

<b>Transaction date</b>	<b>Transaction type</b>	<b>Amount</b>	<b>PAYEE</b>	<b>REASON</b>
05/01/2025	Expense	1,299.35	Webstaurant Store	Supplies - Small Wares
05/01/2025	Expense	459.56	Rewards Network	Advertising/loan repayment
05/01/2025	Expense	30.00	Bank fees & service charges	Wire transfer fee
05/01/2025	Expense	786.09	Superior	Alcohol inventory
05/01/2025	Expense	1,214.10	Coke	Food inventory
05/01/2025	Expense	424.10	Kimble	Trash and Recycling Removal
05/02/2025	Expense	37.36	QuickBooks	Accounting software
05/02/2025	Expense	555.02	Rewards Network	Advertising/loan repayment
05/02/2025	Expense	583.34	Heidelberg	Alcohol inventory
05/05/2025	Expense	320.31	Rewards Network	Advertising/loan repayment
05/05/2025	Expense	789.82	House of LaRose	Alcohol inventory
05/05/2025	Expense	2,200.00	Geauga County Water	Water & sewer
05/05/2025	Expense	1,000.00	DBS Flooring	Patio Chimney demolition/repairs
05/05/2025	Expense	296.46	Roger's Refridgeration	Cooler repair
05/06/2025	Expense	248.79	Rewards Network	Advertising/loan repayment
05/06/2025	Expense	300.00	Iron Cowboy	Print Advertising
05/06/2025	Expense	333.23	NuCO2	CO2 supplies
05/06/2025	Expense	455.38	Rewards Network	Advertising/loan repayment
05/06/2025	Expense	1,480.91	Zeppe's Promo	Zeppe's promotion fee
05/06/2025	Expense	1,497.01	The Illuminating Company	Electricity
05/06/2025	Expense	1,851.13	Zeppe's Franchise Royalties	Zeppe's Royalty fee (2.5%)
05/06/2025	Expense	14.50	Zeppes.com Email	email service
05/06/2025	Expense	7,351.75	RDP	Food inventory
05/07/2025	Expense	319.56	Rewards Network	Advertising/loan repayment
05/07/2025	Expense	396.48	Keno	Keno fees
05/07/2025	Expense	6,357.94	941 Federal Income Tax Witheld	Payroll Expenses
05/07/2025	Expense	750.00	Eric Andrews	Live Music
05/07/2025	Expense	5,750.00	Newbury Center LLC	Building & land rent
05/08/2025	Expense	333.23	NuCO2	CO2 supplies
05/08/2025	Expense	491.46	Rewards Network	Advertising/loan repayment
05/08/2025	Expense	621.84	Toast	Software fees
05/08/2025	Expense	1,369.58	Superior	Alcohol inventory
05/08/2025	Expense	587.13	Ohio Hood Cleaning	Kitchen ventilation maintenance/cleaning
05/08/2025	Expense	1,989.60	Giant Eagle	Alcohol inventory
05/09/2025	Expense	100.00	State Farm	Non-Owned Driver Insurance
05/09/2025	Expense	429.56	Rewards Network	Advertising/loan repayment
05/12/2025	Expense	248.10	Rewards Network	Advertising/loan repayment
05/12/2025	Expense	550.00	No Control	Live music
05/12/2025	Expense	1,267.80	House of LaRose	Alcohol inventory
05/12/2025	Expense	600.00	Brother's keeper	Live music
05/12/2025	Expense	19.39	Ohio Child Support	Payroll Expenses

05/13/2025	Expense	330.51	Rewards Network	Advertising/loan repayment
05/13/2025	Expense	358.96	Rewards Network	Advertising/loan repayment
05/13/2025	Expense	8,051.65	RDP	Food inventory
05/13/2025	Expense	15,338.54	Salaries & wages	Payroll Expenses
05/13/2025	Expense	1,075.00	Clemens Masonry LLC	patio Chimney repairs
05/14/2025	Expense	239.02	Rewards Network	Advertising/loan repayment
05/15/2025	Expense	116.00	Iron Cowboy	Advertising/Marketing Supplies - Banners
05/15/2025	Expense	165.00	Iron Cowboy	Advertising/Marketing Supplies - Banners
05/15/2025	Expense	500.00	Iron Cowboy	Print Advertising
05/15/2025	Expense	500.00	Iron Cowboy	Print Advertising
05/15/2025	Expense	543.56	Rewards Network	Advertising/loan repayment
05/15/2025	Expense	572.00	Iron Cowboy	Advertising/Marketing Supplies - Shirts
05/15/2025	Expense	1,049.28	Superior	Alcohol inventory
05/15/2025	Expense	610.63	Heidelberg	Alcohol inventory
05/15/2025	Expense	1,320.32	Giant Eagle	Alcohol inventory
05/16/2025	Expense	69.00	Alco	Dishwasher Rental
05/16/2025	Expense	636.93	Rewards Network	Advertising/loan repayment
05/16/2025	Expense	1,424.81	Ohio State Income Tax Withholding	Payroll Expenses
05/16/2025	Expense	750.00	The Focus Group	Live music
05/19/2025	Expense	140.00	Town Hall	Advertising/Marketing
05/19/2025	Expense	432.86	Rewards Network	Advertising/loan repayment
05/19/2025	Expense	1,231.50	Erie Insurance	Insurance
05/19/2025	Expense	300.00	Rob Lundi	Live music
05/19/2025	Expense	700.00	16 Strings	Live music
05/19/2025	Expense	1,086.31	House of LaRose	Alcohol inventory
05/20/2025	Expense	349.00	Internet & TV services	Spectrum
05/20/2025	Expense	374.98	Rewards Network	Advertising/loan repayment
05/20/2025	Expense	402.94	Rewards Network	Advertising/loan repayment
05/20/2025	Expense	500.00	Keno	Keno License Fee
05/20/2025	Expense	7,804.48	RDP	Food inventory
05/21/2025	Expense	284.06	Rewards Network	Advertising/loan repayment
05/21/2025	Expense	1,583.29	Zeppe's Promo	Zeppe's Promotion fee
05/21/2025	Expense	1,979.12	Franchise Royalties	Zeppe's franchise royalties
05/21/2025	Expense	6,700.63	941 Federal Income Tax Witheld	Payroll Expenses
05/21/2025	Expense	10,296.69	RDP	Food Inventory
05/21/2025	Expense	323.92	Gordon Food Service	Food Inventory
05/21/2025	Expense	1,369.20	Giant Eagle	Alcohol inventory
05/21/2025	Expense	425.00	Clemens Masonry LLC	Patio Chimney repairs
05/21/2025	Expense	3,262.38	Restaurant Depot	Food Inventory
05/22/2025	Expense	689.27	Rewards Network	Advertising/loan repayment
05/22/2025	Expense	1,155.98	Superior	Alcohol inventory
05/22/2025	Expense	848.48	Coke	Food Inventory
05/23/2025	Expense	444.34	Rewards Network	Advertising/loan repayment
05/23/2025	Expense	6,289.06	RDP	Food Inventory
05/27/2025	Expense	253.06	Rewards Network	Advertising/loan repayment
05/27/2025	Expense	440.38	Rewards Network	Advertising/loan repayment
05/27/2025	Expense	518.38	Rewards Network	Advertising/loan repayment

05/27/2025	Expense	17,186.44	Salaries & wages	Payroll Expenses
05/27/2025	Expense	651.60	Superior	Alcohol inventory
05/27/2025	Expense	500.00	Flashbaxx Band	Live music
05/27/2025	Expense	958.43	House of LaRose	Alcohol inventory
05/27/2025	Expense	300.00	Chad Wayner	Live music
05/27/2025	Expense	28.80	Ohio Child Support	Payroll Expenses
05/28/2025	Expense	182.95	Ohio State Sales Tax	Sales Taxes
05/28/2025	Expense	329.38	Rewards Network	Advertising/loan repayment
05/28/2025	Expense	3,326.04	Ohio State Sales Tax	Sales Taxes
05/28/2025	Expense	5,917.83	RDP	Food Inventory
05/28/2025	Expense	6,789.27	Ohio State Sales Tax	Sales Taxes
05/28/2025	Expense	349.46	Heidelberg	Alcohol inventory
05/28/2025	Expense	1,385.18	Giant Eagle	Alcohol inventory
05/29/2025	Expense	488.09	Rewards Network	Advertising/loan repayment
05/30/2025	Expense	410.62	Rewards Network	Advertising/loan repayment
05/30/2025	Expense	1,951.06	RDP	Food Inventory
	TOTAL	170,301.55		

Exhibit E				
May 2025 Total Payables				
DATE		PAYEE	PURPOSE	AMOUNT
4/16		Zeppe's Franchise Group	deferred royalties	1050.19
5/1		Zeppe's Franchise Group	deferred royalties	\$1,110.68
5/16		Zeppe's Franchise Group	deferred royalties	\$1,187.47
			TOTAL	\$3,348.34



KeyBank  
P.O. Box 93885  
Cleveland, OH 44101-5885

**Business Banking Statement**  
**May 31, 2025**  
page 1 of 5



38 T 315 00000 R EM T1  
PIZZERIA MANAGEMENT III LLC - DEBTOR IN  
DEBTOR IN POSSESSION  
CASE #25-11334  
11110 KINSMAN RD  
NEWBURY OH 44065-8603

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KeyBank Basic Business Checking  
PIZZERIA MANAGEMENT III LLC - DEBTOR IN  
DEBTOR IN POSSESSION  
CASE #25-11334

Beginning balance 4-30-25	\$40,935.03
63 Additions	+159,236.45
102 Subtractions	-170,271.53
Net fees and charges	-30.00
<b>Ending balance 5-31-25</b>	<b>\$29,869.95</b>

**Additions**

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	5-1		Deposit Branch 0315 Ohio	\$130.00
	5-1		Deposit Branch 0315 Ohio	392.00
	5-1		Deposit Branch 0315 Ohio	442.85
	5-1		Deposit Branch 0315 Ohio	666.00
	5-1		Citizens Net Setlmtcitizens Net Setlmt 4	2,922.34
	5-2		Citizens Net Setlmtcitizens Net Setlmt 4	3,973.26
	5-5		Deposit Branch 0315 Ohio	39.00
	5-5		Deposit Branch 0315 Ohio	308.00
	5-5		Deposit Branch 0315 Ohio	459.00
	5-5		Deposit Branch 0315 Ohio	736.00
	5-5		Citizens Net Setlmtcitizens Net Setlmt 4	2,687.85
	5-5		Citizens Net Setlmtcitizens Net Setlmt 4	5,962.57
	5-5		Citizens Net Setlmtcitizens Net Setlmt 4	6,901.09
	5-6		Citizens Net Setlmtcitizens Net Setlmt 4	2,208.51
	5-7		Citizens Net Setlmtcitizens Net Setlmt 4	78.88
	5-7		Citizens Net Setlmtcitizens Net Setlmt 4	2,949.85
	5-8		Citizens Net Setlmtcitizens Net Setlmt 4	4,414.76
	5-9		Citizens Net Setlmtcitizens Net Setlmt 4	3,563.18
	5-12		Toast, Inc. 20250430-8	4.55
	5-12		Citizens Net Setlmtcitizens Net Setlmt 4	5,410.14

**Additions**  
(con't)

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	5-12		Citizens Net Setlmtcitizens Net Setlmt 4	6,942.53
	5-12		Citizens Net Setlmtcitizens Net Setlmt 4	8,876.63
	5-13		Citizens Net Setlmtcitizens Net Setlmt 4	3,463.04
	5-14		Citizens Net Setlmtcitizens Net Setlmt 4	2,152.06
	5-15		Citizens Net Setlmtcitizens Net Setlmt 4	5,266.20
	5-16		Citizens Net Setlmtcitizens Net Setlmt 4	3,813.44
	5-19		Deposit Branch 0315 Ohio	126.00
	5-19		Deposit Branch 0315 Ohio	337.00
	5-19		Deposit Branch 0315 Ohio	378.00
	5-19		Deposit Branch 0315 Ohio	589.00
	5-19		Deposit Branch 0315 Ohio	643.00
	5-19		Deposit Branch 0315 Ohio	665.00
	5-19		Deposit Branch 0315 Ohio	694.00
	5-19		Deposit Branch 0315 Ohio	697.00
	5-19		Deposit Branch 0315 Ohio	776.95
	5-19		Deposit Branch 0315 Ohio	781.00
	5-19		Deposit Branch 0315 Ohio	842.00
	5-19		Deposit Branch 0315 Ohio	1,097.00
	5-19		Citizens Net Setlmtcitizens Net Setlmt 4	5,752.37
	5-19		Citizens Net Setlmtcitizens Net Setlmt 4	5,880.17
	5-19		Citizens Net Setlmtcitizens Net Setlmt 4	9,369.45
	5-20		Citizens Net Setlmtcitizens Net Setlmt 4	3,280.05
	5-21		Deposit Branch 0315 Ohio	609.00
	5-21		Deposit Branch 0315 Ohio	807.00
	5-21		Citizens Net Setlmtcitizens Net Setlmt 4	3,752.70
	5-22		Citizens Net Setlmtcitizens Net Setlmt 4	150.69
	5-22		Citizens Net Setlmtcitizens Net Setlmt 4	3,450.06
	5-23		Citizens Net Setlmtcitizens Net Setlmt 4	4,400.25
	5-27		Citizens Net Setlmtcitizens Net Setlmt 4	5,143.95
	5-27		Citizens Net Setlmtcitizens Net Setlmt 4	5,361.81
	5-27		Citizens Net Setlmtcitizens Net Setlmt 4	5,521.79
	5-27		Citizens Net Setlmtcitizens Net Setlmt 4	6,714.69
	5-28		Deposit Branch 0315 Ohio	1.00
	5-28		Deposit Branch 0315 Ohio	41.00
	5-28		Deposit Branch 0315 Ohio	172.00
	5-28		Deposit Branch 0315 Ohio	173.00
	5-28		Deposit Branch 0315 Ohio	479.00
	5-28		Deposit Branch 0315 Ohio	740.00
	5-28		Deposit Branch 0315 Ohio	1,001.00
	5-28		Citizens Net Setlmtcitizens Net Setlmt 4	2,596.26
	5-29		Citizens Net Setlmtcitizens Net Setlmt 4	3,800.68
	5-30		Doordash, Inc. Newbury St-U2V4K4Q6T0R0	3,465.17
	5-30		Citizens Net Setlmtcitizens Net Setlmt 4	4,183.68
<b>Total additions</b>				<b>\$159,236.45</b>



## Subtractions

### Paper Checks

\* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
14150	5-21	\$3,262.38	25017	5-7	750.00	25030	5-21	1,369.20
*14152	5-22	1,155.98	25018	5-5	1,000.00	25031	5-19	1,086.31
*14180	5-27	300.00	25019	5-22	848.46	25032	5-19	700.00
*14180	5-27	958.43	25020	5-12	600.00	25033	5-21	323.92
14181	5-28	1,385.18	25021	5-8	587.13	25034	5-21	425.00
*14181	5-29	349.46	25022	5-8	1,369.58	25035	5-19	300.00
14182	5-27	500.00	25023	5-15	1,320.32	*25037	5-2	583.34
*14182	5-29	651.60	25024	5-12	1,267.80	25038	5-7	5,750.00
*25012	5-1	786.09	25025	5-12	550.00	25039	5-1	1,214.10
25013	5-8	1,989.60	25026	5-13	1,075.00	25040	5-1	424.10
25014	5-5	789.82	25027	5-16	750.00	*308704	5-12	19.39
25015	5-5	2,200.00	25028	5-15	610.63	*308750	5-27	28.80
25016	5-5	296.46	25029	5-15	1,049.28			
Paper Checks Paid								\$38,627.36

Withdrawals	Date	Serial #	Location	
	5-1	562375	Wire Withdrawal Webstaurant Stor 8223	\$1,299.35
	5-1		Rewards Network Settlement	459.56
	5-2		Intuit * Qbooks Onl	37.36
	5-2		Rewards Network Settlement	555.02
	5-5		Rewards Network Settlement	320.31
	5-6		Rewards Network Settlement	248.79
	5-6		Iron Cowboy Prodsale	300.00
	5-6		Nuco2 Llc Web Pay	333.23
	5-6		Rewards Network Settlement	455.38
	5-6		Zeppe'S Promo Sale	1,480.91
	5-6		Firstenergy Opco-ACH	1,497.01
	5-6		Zeppe'S Tavern Fsale	1,865.63
	5-6		Rdp Foodservice 311448538	7,351.75
	5-7		Rewards Network Settlement	319.56
	5-7		OH80 Lottery Inv 250503	396.48
	5-7		Irs Usataxpymt	6,357.94
	5-8		Nuco2 Llc Web Pay	333.23
	5-8		Rewards Network Settlement	491.46
	5-8		Toast, Inc Toast, Incst-K0J1F5X8T4Z0	621.84
	5-9		State Farm Ro 27Cpc-Client	100.00
	5-9		Rewards Network Settlement	429.56
	5-12		Rewards Network Settlement	248.10
	5-13		Rewards Network Settlement	330.51
	5-13		Rewards Network Settlement	358.96
	5-13		Rdp Foodservice 311448538	8,051.65
	5-13		108 Zeppe's of Nedirect Dep	15,338.54
	5-14		Rewards Network Settlement	239.02
	5-15		Iron Cowboy Prodsale	116.00
	5-15		Iron Cowboy Prodsale	165.00
	5-15		Iron Cowboy Prodsale	500.00
	5-15		Iron Cowboy Prodsale	500.00
	5-15		Rewards Network Settlement	543.56
	5-15		Iron Cowboy Prodsale	572.00

**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	5-16		Alco Chem Cash Conc	69.00
	5-16		Rewards Network Settlement	636.93
	5-16		8060-1Hioemwh Ohemwh tx	1,424.81
	5-19		Townhallguide Purchase	140.00
	5-19		Rewards Network Settlement	432.86
	5-19		Erie Ins Group Eriexpspay	1,231.50
	5-20		Spectrum Spectrum	349.00
	5-20		Rewards Network Settlement	374.98
	5-20		Rewards Network Settlement	402.94
	5-20		OH Lottery Pe Web Pay Kldp	500.00
	5-20		Rdp Foodservice 311448538	7,804.48
	5-21		Rewards Network Settlement	284.06
	5-21		Zeppe'S Promo Sale	1,583.29
	5-21		Zeppe'S Tavern Fsale	1,979.12
	5-21		Irs Usataxpymt	6,700.63
	5-21		Rdp Foodservice 311448538	10,296.69
	5-22		Rewards Network Settlement	689.27
	5-23		Rewards Network Settlement	444.34
	5-23		Rdp Foodservice 311448538	6,289.06
	5-27		Rewards Network Settlement	253.06
	5-27		Rewards Network Settlement	440.38
	5-27		Rewards Network Settlement	518.38
	5-27		108 Zeppes of Nedirect Dep	17,186.44
	5-28		8063-1Hioosut Ohsalesutx	182.95
	5-28		Rewards Network Settlement	329.38
	5-28		8063-1Hioosut Ohsalesutx	3,326.04
	5-28		Rdp Foodservice 311448538	5,917.83
	5-28		8063-1Hioosut Ohsalesutx	6,789.27
	5-29		Rewards Network Settlement	488.09
	5-30		Rewards Network Settlement	410.62
	5-30		Rdp Foodservice 311448538	1,951.06
<b>Total subtractions</b>				<b>\$170,271.53</b>

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
5-1-25	Fedwire Service Charge	1	30.00	-\$30.00
5-30-25	Paper Statement Fee	1	3.00	-3.00
5-30-25	Service Charge Waive To Relationship Pricing	1	3.00	+3.00
<b>Fees and charges assessed this period</b>				<b>-\$30.00</b>



## CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:**

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

**KeyBank  
Customer Disputes  
NY-31-55-0228  
555 Patroon Creek Blvd  
Albany, NY 12206**

- Tell us your name and Account number;
- Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
- Tell us the dollar amount of the suspected error.

**If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.**

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

### COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV	- Transfer to Savings Account
XFER FROM SAV	- Transfer from Savings Account
XFER TO CKG	- Transfer to Checking Account
XFER FROM CKG	- Transfer from Checking Account
PMT TO CR CARD	- Payment to Credit Card
ADV CR CARD	- Advance from Credit Card

**Preauthorized Credits:** If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

### IMPORTANT LINE OF CREDIT INFORMATION

**What To Do If You Think You Find A Mistake on Your Statement:** If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101- 4825.

**In your letter, give us the following information:**

- **Account Information :** Your name and account number.
- **Dollar Amount :** The dollar amount of the suspected error.
- **Description of the Problem :** If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Explanation of Finance Charge:** Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

**Average Daily Balance method (Balance Subject to Interest Rate):** Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

**CREDIT INFORMATION:** If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

**Key Credit Research Department**  
**P.O. Box 94518**  
**Cleveland, Ohio 44101-4518**

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

## page 5 of 5

## BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

## INSTRUCTIONS

- 1** Verify and check off in your check register each deposit, check or other transaction shown on this statement.

**Enter into your check register and SUBTRACT:**

- Checks or other deductions shown on our statement that you have *not* already entered.
- The “Service charges”, if any, shown on your statement.

**Enter into your check register and ADD:**

- Deposits or other credits shown on your statement that you have *not* already entered.
- The “Interest earned” shown on your statement, if any.

<b>④</b>	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.	<b>⑤</b>	List any deposits from your check register that are <i>not</i> shown on your statement.
Check # or Date	Amount	Date	Amount
		TOTAL →	\$
		<b>⑥ Enter ending balance shown on your statement.</b>	
		\$	
		<b>⑦ Add 5 and 6 and enter total here.</b>	
		\$	
		<b>⑧ Enter total from 4.</b>	
		\$	
		<b>⑨ Subtract 8 from 7 and enter difference here.</b>	
		\$	
TOTAL →	\$	This amount should agree with your check register balance.	

